

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Gina Louise Guerin
Debtor

Case No. 19-04456-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Oct 17, 2024

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2024:

Recip ID	Recipient Name and Address
db	+ Gina Louise Guerin, 187 Tahoe Ln, Henryville, PA 18332-7184
5258876	+ Berkheimer Tax Administrator, 50 North 7th Street, Bangor, PA 18013-1731
5258878	+ Direct TV, P.O. Box 930170, Dallas, TX 75393-0001
5442348	+ Mario Hanyon, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218
5258885	+ Pennsylvania Department of Revenue, PO Box 281041, Harrisburg, PA 17128-1041
5258889	+ St Luke's Physician Group, PO Box 25837, Salt Lake City, UT 84125-0837

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Oct 17 2024 22:42:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5258875	+ EDI: TSYS2	Oct 17 2024 22:42:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
5258877	EDI: CAPITALONE.COM	Oct 17 2024 22:42:00	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
5278789	Email/PDF: bncnotices@becket-lee.com	Oct 17 2024 18:55:58	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5274737	EDI: DIRECTV.COM	Oct 17 2024 22:42:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
5265157	Email/Text: EBNBKNOT@ford.com	Oct 17 2024 18:42:00	Ford Motor Credit Company LLC, Dept. 55953, PO Box 55000, Detroit, MI 48255-0953
5304708	Email/Text: EBNBKNOT@ford.com	Oct 17 2024 18:42:00	Ford Motor Credit Company, LLC, PO Box 62180, Colorado Spring, CO 80962
5280481	Email/Text: Bankruptcy@Freedommortgage.com	Oct 17 2024 18:42:00	FREEDOM MORTGAGE CORPORATION, Attn: Bankruptcy Department, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939
5258879	+ Email/Text: EBNBKNOT@ford.com	Oct 17 2024 18:42:00	Ford Motor Credit Comp, Po Box Box 542000, Omaha, NE 68154-8000
5258880	Email/Text: Bankruptcy@Freedommortgage.com	Oct 17 2024 18:42:00	Freedom Mortgage Corp, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939
5258881	+ EDI: IRS.COM	Oct 17 2024 22:42:00	Internal Revenue Service, Centralized Insolvency Operation, P. O. Box 7346, Philadelphia, PA 19101-7346
5258882	EDI: JPMORGANCHASE	Oct 17 2024 22:42:00	Jpmcb Card, Po Box 15298, Wilmington, DE 19850
5258883	+ Email/Text: PBNCNotifications@peritusservices.com	Oct 17 2024 18:42:00	Kohls/Capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096

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5258884	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 17 2024 18:42:00	Midland Funding, 320 E Big Beaver Rd Ste, Troy, MI 48083-1238
5279670	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 17 2024 18:42:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5274404	EDI: PRA.COM	Oct 17 2024 22:42:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5258886	+ Email/Text: bkrgeneric@penfed.org	Oct 17 2024 18:42:00	Pentagon, P O Box 1432, Alexandria, VA 22313-1432
5258887	+ EDI: PRA.COM	Oct 17 2024 22:42:00	Portfolio, 120 Corporate Blvd, Ste 1, Norfolk, VA 23502-4952
5258888	+ EDI: PRA.COM	Oct 17 2024 22:42:00	Portfolio Recov Assoc, 150 Corporate Blvd, Norfolk, VA 23502-4952
5258890	+ EDI: SYNC	Oct 17 2024 22:42:00	Syncb/Old Navy, Po Box 965005, Orlando, FL 32896-5005
5259300	^ MEBN	Oct 17 2024 18:37:51	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5285280	+ Email/Text: bncmail@w-legal.com	Oct 17 2024 18:42:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
5258891	+ EDI: WTRRN BANK.COM	Oct 17 2024 22:42:00	Td Bank Usa/Targetcred, Po Box 673, Minneapolis, MN 55440-0673
5282219	EDI: AIS.COM	Oct 17 2024 22:42:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5442349	*	Freedom Mortgage, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2024 at the address(es) listed below:

Name	Email Address
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District/off: 0314-5
Date Rcvd: Oct 17, 2024

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Denise E. Carlon	on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Howard Gershman	on behalf of Creditor Ford Motor Credit Company LLC hg229ecf@gmail.com, 229ecf@glpoc.comcastbiz.net
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Patrick James Best	on behalf of Debtor 1 Gina Louise Guerin patrick@armlawyers.com hannah@armlawyers.com;notices@nextchapterbk.com
Ryan Starks	on behalf of Creditor Freedom Mortgage Corporation ryan.starks@brockandscott.com wbecf@brockandscott.com
Thomas Song	on behalf of Creditor Freedom Mortgage Corporation tomysong0@gmail.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1

Gina Louise Guerin

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6555

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:19-bk-04456-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Gina Louise Guerin
aka Gina Guerin-Hernandez10/17/24**By the
court:**Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.